

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL T KARCZEWSKI
ZENIA KARCZEWSKI
Debtor(s)

Case No. 08-34818

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/19/2008.
- 2) The plan was confirmed on 03/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/03/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/03/2010, 10/05/2010, 08/29/2011, 01/25/2012.
- 5) The case was completed on 03/05/2015.
- 6) Number of months from filing to last payment: 75.
- 7) Number of months case was pending: 80.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$170,900.00.
- 10) Amount of unsecured claims discharged without payment: \$13,785.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$277,295.48
Less amount refunded to debtor	\$101,128.22

NET RECEIPTS: \$176,167.26

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,250.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,375.38
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,625.38

Attorney fees paid and disclosed by debtor: \$1,750.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVENTIST HINSDALE HOSPITAL	Unsecured	284.00	NA	NA	0.00	0.00
CBUSA INC	Unsecured	137.00	137.00	137.00	137.00	0.00
CHICAGO PATROLMENS FEDERAL C	Secured	26,500.00	25,572.38	25,572.38	0.00	0.00
CHICAGO PATROLMENS FEDERAL C	Secured	75,016.00	74,812.04	74,812.04	0.00	0.00
CHICAGO PATROLMENS FEDERAL C	Unsecured	NA	449.46	449.46	449.46	0.00
CHICAGO PATROLMENS FEDERAL C	Unsecured	NA	13,038.64	13,038.64	13,038.64	0.00
CITIFINANCIAL	Unsecured	NA	15,029.88	15,029.88	15,029.88	0.00
CITIFINANCIAL	Unsecured	14,821.00	14,821.03	14,821.03	14,821.03	0.00
CITIMORTGAGE	Secured	356,000.00	383,189.39	383,189.39	0.00	0.00
CITIMORTGAGE	Secured	NA	0.00	0.00	0.00	0.00
ECAST SETTLEMENT CORP	Secured	NA	490.00	490.00	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	591.00	602.72	112.72	112.72	0.00
ECAST SETTLEMENT CORP	Unsecured	1,016.00	1,157.35	1,157.35	1,157.35	0.00
ECAST SETTLEMENT CORP	Unsecured	14,152.00	14,352.95	14,352.95	14,352.95	0.00
ECAST SETTLEMENT CORP	Unsecured	2,027.00	2,027.04	2,027.04	2,027.04	0.00
FDS NATIONAL BANK/MACY'S	Unsecured	1,305.00	1,431.67	1,431.67	1,431.67	0.00
FIA CARD SERV/BANK OF AMERICA	Unsecured	24,500.00	24,787.14	24,787.14	24,787.14	0.00
ICS	Unsecured	200.00	NA	NA	0.00	0.00
ISAC	Unsecured	10,624.00	10,867.01	10,867.01	10,867.01	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	420.49	420.49	420.49	0.00
MIDWEST SURGICAL GROUP	Unsecured	131.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	13,354.00	13,837.13	13,837.13	13,837.13	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	19,206.00	19,578.66	19,578.66	19,578.66	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	25,045.00	25,284.39	25,284.39	25,284.39	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	5,994.00	5,994.32	5,994.32	5,994.32	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,214.00	2,215.00	2,215.00	2,215.00	0.00
VISA	Unsecured	13,170.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$458,001.43	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$25,572.38	\$0.00	\$0.00
All Other Secured	\$490.00	\$0.00	\$0.00
TOTAL SECURED:	\$484,063.81	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$165,541.88	\$165,541.88	\$0.00

Disbursements:	
Expenses of Administration	<u>\$10,625.38</u>
Disbursements to Creditors	<u>\$165,541.88</u>
TOTAL DISBURSEMENTS :	<u>\$176,167.26</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/07/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.